REMARKS

This Amendment is filed in response to the Office Action mailed November 20, 2009. All rejections and objections are respectfully traversed.

Claims 1 – 5, 7, and 10 – 20 are pending in this case.

Claim 1 has been amended.

Interview Summary

On January 13, 2010 the Applicant's attorney conducted a telephone interview with the Examiner. The Applicant thanks the Examiner for his time. The representative claim 1 and the cited references Baker, U.S. Patent No. 6,473,741 (hereinafter "Baker"), Dang et al., U.S. Publication No. 2003/0101111 (hereinafter "Dang"), and Ronca et al., U.S. Patent No. 7,421,153 (hereinafter "Ronca") were discussed. The Examiner stated that he would contact the Applicant's attorney before issuing the next Office Action.

Claim Rejections - 35 U.S.C. §103

At paragraphs 6 – 34 of the Office Action, claims 1 – 5, 7, and 10 – 20 were re-jected under 35 U.S.C. §103(a) as being unpatentable over Baker, in view of Dang, in further view of Ronca.

The Applicant's claim 1, representative in part of the other rejected claims, sets forth (emphasis added):

> 1. A financial services outsourcing method for facilitating outsourcing of tax return preparation services for numerous clients on behalf of a direct service provider serving the numerous clients, the financial services being outsourced to a given outsourcing group, the clients comprising a first set of clients in a first country, having tax return filing obligations for the first country, and comprising a second set of clients in a second country having tax return filing obligations for the second country, the method compris-ing:

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for the direct service provider, loading, onto a remotely accessible part of a host server, client specific financial files and corresponding reference materials, the host server providing access to a remote computer client of information concerning the client specific financial files and corresponding reference materials;

providing the outsourced personnel with limited screen shot access to the host server connected through a remote limited access client located outside the first and second countries, wherein the direct service provider has control of the host server and the client specific financial files and coresponding reference material pertaining to a given tax return loaded thereon;

preparing tax returns for the clients of the direct service provider by outsourced personnel, the outsourced personnel located outside the first and second countries and utilizing the limited screen shot access of the client specific files and corresponding reference material on the host server; and

monitoring and reporting to the direct service provider a status of the tax return preparation during the tax return preparation performed by the outsourced personnel, wherein the direct service provider can obtain a status report in response to a status change occurring with the tax return preparation.

Baker discloses a system and method for the electronic exchange of tax data between those in the financial service industry. (See Baker, col. 5, lines 34 – 39). Specifically, tax preparation firms submit their databases of income tax data for archival and later retrieval by requesting organizations ("as a result of automated tax preparation, these accounting and tax firms have warehouses of databases of tax returns in digitized format," See Baker, col. 8, lines 46 – 49). A service bureau then organizes the data from the different firms and coordinates dissemination of the data for a rental fee or user fee to third parties. (See Baker, col. 8, lines 65 – 67; See also, Baker, col. 12, lines 41 – 67). Third parties then retrieve the data for the fee and utilize the data to obtain patterns and relationships that are otherwise not readily evident. (See Baker, col. 2, lines 46 – 51).

Dang provides a technique related to identifying and monitoring taxable transactions, and calculating taxes due on a transaction. (See Dang, paragraph [0008]). Domestic businesses are usually required by state and local authorities to charge sales and/or use tax for most commercial (i.e., sales of goods) transactions relating to goods. (See Dang, paragraph [0002]). Therefore, Dang provides a system that enables merchants to elec-

tronically outsource the burden of tax calculation and remittance to state-certified service providers. (See Dang, paragraph [0035]). Specifically, the Dang system collects data based on a financial transaction, calculates any taxes due on the transaction, reports the information to a selected government authority, and periodically remits funds corresponding to the tax owed to the government authority. (See Dang, paragraph [0018]).

Ronca describes a system for image processing that provides access to image information, such as financial document images, in a banking environment. (See Ronca, col. 3, lines 35 – 42). Specifically, bank institution personnel may use the Ronca system to "view and update financial document image information." (See Ronca, col. 3, lines 43 – 44). A client may request documents from disparate image information repository, such as databases, "without requiring specific knowledge of the particular image information repository or repositories where the image is available…. The image access server is able to compile image request results from any (or all) relevant repositories into, a single response to the client." (See Ronca, col. 3, line 63 – col. 4, line 5).

Applicant respectfully urges that Baker Dang, and Ronca, either alone or in any combination, fail to teach or suggest Applicant's claimed novel "*monitoring and reporting to the direct service provider a status of the tax return preparation during the tax return preparation performed by the outsourced personnel, wherein the direct service provider can obtain a status report in response to a status change occurring with the tax return preparation*."

In the Applicant's technique, a status of a tax preparation being performed, by the outsourced personnel, is monitored and reported to a direct service provider (who has control of the host server and the client specific financial files and corresponding reference material pertaining to a given tax return loaded thereon). Further, the direct service provider can obtain a status report in response to a status change occurring with the tax preparation service.

In contrast, Baker simply describes a system where tax preparation firms can submit their tax information to be archived where the tax information may later be re-

trieved to obtain patterns and relationships that are otherwise not readily evident. Further, Dang and Ronca are silent with respect to this feature of the Applicant's claim.

First, the Applicant respectfully submits that Baker makes no mention of the Applicant's claimed "*monitoring and reporting to the direct service provider a status of the tax return preparation during the tax return preparation performed by the outsourced personnel, wherein the direct service provider can obtain a status report in response to a status change occurring with the tax return preparation*." (See Office Action, paragraph [0008]). Instead, Baker simply describes a system where tax preparation firms submit their databases of income tax data to be archived and later retrieved by requesting organizations. Specifically, col. 12, lines 41 – 67 of Baker states:

> Step A. A request for verification is faxed to the service bureau 20 organization that houses data from participating tax preparation firms 10. The request is originated by a specific taxpayer 90 who wants to have his or her taxpayer information verified to a lender, for example. This authorizing document (or electronic facsimile), known as the Transmittal from Electronic Return Originator, is processed so that the requested data is located in the service bureau 20 data warehouse and packaged or arranged in a format for download into the end users computer system. The format may simply be one currently in use or may be created to facilitate particular needs of end users.

> Step B. Tax preparation firm 10 submits their databases of income tax data for archival and later retrieval by requesting organizations. Such retrievals will consist of specific requests 70 for taxpayer income tax data with identifying characteristics attached such as name and tax ID#, and request for bulk tax data stripped of specific identifying data to be used for data mining purposes by a variety of organizations. Clients of accounting and tax preparation firms 90 engage and employ these professional service firms 10 to assist them with their tax compliance matters.

Thus, Baker simply states that tax data may be archived and later retrieved by a requesting organization. These portions of Baker make no mention of a status of the tax preparation, being performed by the outsourced personnel, being monitored and reported **to the direct service provider** (who has control of the host server and the client specific

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financial files and corresponding reference material pertaining to a given tax return loaded thereon), wherein **the direct service provider can obtain a status report in response to a status change occurring with the tax preparation service**.

Second, the deficiencies of Baker are not remedied by a combination with Dang. Specifically, Dang simply describes a plurality of servers hosting a plurality of virtual servers for calculating taxes due on a particular transaction. (See Dang, paragraph [0011]). Dang makes no mention of the status of a tax preparation, being performed by the outsourced personnel, being monitored and reported **to the direct service provider** (who has control of the host server and the client specific financial files and corresponding reference material pertaining to a given tax return loaded thereon), wherein **the direct service provider can obtain a status report in response to a status change occurring with the tax preparation service**.

Finally, the deficiencies of Baker and Dang are not remedied by a combination with Ronca. Specifically, Ronca simply describes a system for image processing that provides access to image information, such as financial document images in a banking environment. (See Ronca, col. 3, lines 35 – 42). Ronca makes no mention of the status of a tax preparation, being performed by the outsourced personnel, being monitored and reported **to the direct service provider** (who has control of the host server and the client specific financial files and corresponding reference material pertaining to a given tax return loaded thereon), wherein **the direct service provider can obtain a status report in response to a status change occurring with the tax preparation service**.

Accordingly, Applicant respectfully submits that Baker, Dang and Ronca, either alone or in any combination, are legally insufficient to render the present claims unpatentable under 35 U.S.C. §103 because of the absence in Baker, Dang, and Ronca of Applicant's claimed novel "*monitoring and reporting to the direct service provider a status of the tax return preparation during the tax return preparation performed by the outsourced personnel, wherein the direct service provider can obtain a status report in response to a status change occurring with the tax return preparation*."

Conclusion

All independent claims are believed to be in condition for allowance.

All dependent claims are dependent from independent claims which are believed to be in condition for allowance.

Accordingly, all dependent claims are believed to be in condition for allowance.

Please charge any additional fee occasioned by this paper to our Deposit Account No. 03-1237.

Respectfully submitted,

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